



Daffodil
International
University

Internship Report

On:

“An Evaluation of Deposit Schemes of Sonali Bank Limited”

A Study on Green Road branch, Dhaka

Submitted To

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Submitted By

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Date of Submission: 14 December 2019

Letter of Transmittal

December 14, 2019

Mohammad Shibli Shahriar

Associate Professor and Head (In Charge)
Department of Innovation and Entrepreneurship
Faculty of Business & Entrepreneurship
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Subject: Submission of the Internship report on “**An Evaluation of Deposit Schemes of Sonali Bank Limited- a Study at Green Road Branch**”

Dear Sir,

With due respect I do hereby submit my Internship Report titled “**An Evaluation of Deposit Schemes of Sonali Bank Limited.**” Which was assigned to me as an integral part of my course requirements in MBA program?

As I have been working in **Sonali Bank Limited, Green Road Branch** Dhaka thus it is a very good opportunity for me to prepare the report properly out of practical experiences and empirical data, as well as, application of theoretical knowledge.

Throughout the report I have tried to exert my best efforts on preparing this report as per your guidance. I understand that certain information included in this report is confidential and should be confirmed within academic discourse and interests.

I will remain available for further clarification and information of any part of this report in interpreting the analysis.

Thanking you and looking forward to receiving your gracious approval of my submission.

Sincerely yours,

Md. Robinuzzaman

ID: 182-14-2795

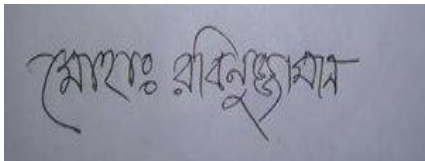
MBA Program

Major in Marketing

Student Declaration

I, **Md. Robinuzzaman**, hereby declare that the presented report of internship titled “**An Evaluation of Deposit Schemes of Sonali Bank Limited.**” Sonali Bank Limited is uniquely prepared by me after the completion of two months’ work at Green Road Branch, Sonali Bank Limited.

I also confirm that, the report is only prepared for my academic requirement not for any other purpose. It might not be used with the interest of opposite party of the corporation.



.....

Md. Robinuzzaman

ID: 182-14-2795

MBA Program

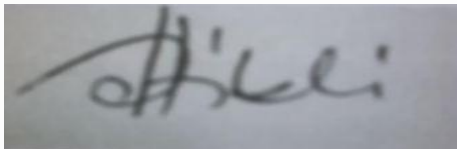
Major in Marketing

Certificate of Approval

This is to certify that, **Md. Robinuzzaman**, ID: 182-14-2795; a student of Daffodil International University, MBA Program completed the Internship Report titled, “**An Evaluation of Deposit Schemes of Sonali Bank Limited**” under my Supervision. His internship placement was at Sonali Bank Limited, Green Road Branch. I’m pleased to state that, **Md. Robinuzzaman** worked hard in preparing this report & has been able to present a good picture of the concerned organization. The data & findings presented in the report seem to be authentic.

This Report is accepted for presentation, I wish him every success in life.

Signature of the Supervisor,



Mohammad Shibli Shahriar

Associate Professor and Head (In Charge)

Department of Innovation and Entrepreneurship

Faculty of Business & Entrepreneurship

Daffodil International University

Acknowledgement

At the very beginning, I would like to express my deepest gratitude to **The Almighty Allah** for giving me the strength and the composure to complete my MBA program and prepare this report within the scheduled time.

During the period of my internship work, I have received generous help from many quarters, which I like to put on record here with deep gratitude and great pleasure.

First and foremost, I am grateful to my supervisor, **Mohammad Shibli Shahriar** Sir, Associate Professor and Head (In Charge), Department of Innovation and Entrepreneurship. She allowed me to encroach upon his precious time freely right from the very beginning of this research work till the completion of my internship.

Her guidance, encouragement and suggestions provided me necessary insight into the research problem and paved the way for the meaningful ending the work in a short duration. I have no hesitation to say that, without her constant support and valuable advice from time-to-time, I would probably fail to complete the work in an appropriate manner.

I am grateful especially to **Salma Sultana Rupa** Mam, Assistant officer of Green Road Branch. I am also thankful **Nilufa Yesmin** Mam (In charge General Banking), **Md. Kabir Hossain** Sir (In Charge Deposit Schemes) and all other departmental heads, officials and also all office staffs of Green Road Branch for their sincere co-operation and support for giving me the opportunity and always help and support me for making a standard report.

Preface

As a Student of Business Administration, have completed my Internship report on **“An Evaluation of Deposit Schemes of Sonali Bank Limited.”** During Internship program, I have tried my best to collect the information related to study topic & prepared the report within a very short period of time. That’s way, there may have some unexpected mistakes in the report. Hope your great regret for any mistake in the report.

Worked at Sonali Bank Limited, Green Road Branch as a full time internee from 15 September 2019 to 17 November 2019.

The internship aim was to gather practical knowledge related to the theoretical knowledge.

The best feature of my internship program was the access to a motivated and hard-working team of highly knowledgeable banking professionals. The most important skill learned by me was the ability to work in a team and proper time management. Also picked up considerable skills in handling team communication, training others & the ability to adapt to the ever changing Banking Scenario.

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Chapter 1

INTRODUCTION

1.1 Rationale of the Study:

An internship report for the business program includes an outline of the business I worked for, summarizing the work and discussing specific aspects of my internship period.

I am interested to undertake this report because by that report I can explain all my real life experience about general banking activities in Sonali Bank Limited. This experience gives me practical knowledge which is more effective than theoretical knowledge. Basic purpose for selecting the topic to know and understand the rule and regulation of general banking properly at Sonali Bank Limited.

1.2 Objectives of the Report:

The objective of the study is to evaluate deposit schemes of Sonali Bank Limited of Green Road Branch. The specific objectives of study are as follows.

1. To analyze deposit schemes of Sonali Bank Limited.
2. To evaluate the deposit appraisal procedures followed Sonali Bank Limited.
3. To Find out the problems of the deposit activities of Sonali Bank Limited
4. To make some suggestion to solve the Problems.

1.3 Scope of the Study:

I had a great opportunity to have an in depth knowledge of all the general banking activities and deposit schemes practiced by the Sonali Bank Limited. The internship program is helpful to bridge the gap between the theoretical knowledge and real life experience as the part of the (MBA) program. During my two months internship period in Sonali Bank Limited at Green Road Branch, I have tried to observe and understand the all-banking activities especially their deposit schemes, Account opening process, transaction system, check book issue system and ATM

card services in this branch. The scope of this report is limited to the overall description of the company, its services, and its position in the market.

1.4 Methodology of the Study:

The study is performed based on the information extracted from different sources collected by using a specific methodology. This report is analytical in nature. The methodology is mentioned below:

Data collection: Data were collected from two sources.

1. Primary sources
2. Secondary sources

Primary Sources are-

- Face to face discussion with the respective officers and staffs.
- Relevant file study on provided by the officers concerned.
- Face to face discussion with different clients of Sonali Bank Limited.

Secondary Sources are-

- Annual Reports (2014-2018) of Sonali Bank Limited.
- Relevant text books, newspapers and journals.
- Internet and various studies report.
- Website of the Sonali Bank Limited.

1.5 Time Schedule of the Study:

Objective of the practical orientation program is to have practical exposure for the students. My tenure was for eight weeks only, which was somehow not sufficient. After working whole day in the office it was very much difficult, if not impossible to study again the theoretical aspects of banking. On the other hand to prepare my internship report I have faced some limitations as follows. It is a common tendency of any departments to keep back their departmental data and information.

1.6 Limitations of the Study:

The present study was not out of bounds. .But as an internship student, I had a great opportunity to learn about National Bank Limited's Banking Law Ivy's. Some limitations are given stated below-

1. It is my first work, and inexperience was a problem.
2. The duration of the program was only three months due to the first time constraints.
3. Some information is confidential.
4. In many cases up to date information is not published.
5. As I am student it is not possible for me to collect all the necessary information.

Chapter 2

OVERVIEW OF SONALI BANK LTD.

2.1 About Sonali Bank Limited:

Sonali Bank was established in 1972 under the Bangladesh Bank. The nationalization of branches of national Bank of Pakistan, Bank of Bahawalpur and Premier Bank branches located in East Pakistan until the 1971 Bangladesh Liberation War.

The bank has been converted to a Public Limited Company with 100% ownership of the government and started functioning as Sonali Bank Limited from November 15, 2007 taking over all assets, liabilities and business of Sonali Bank.

After corporatization, the management of the bank has been given required autonomy to make the bank competitive & to run its business effectively.

Sonali Bank Limited is governed a Board of Director consisting of 11 member. The Sonali bank is headed by the CEO & Managing Director, who is a well-known Banker and a reputed professional. The corporate head quarter of the bank is located at Motijheel, Dhaka, Bangladesh, and the main commercial center of the capital.

2.2 Corporate Profile of Sonali Bank Limited

- Name of the Company : Sonali Bank Limited
- Chairman : Mr. Ziaul Hasan Siddiqi
- CEO& Managing Director : Mr. Md. Ataur Rahman Prodhan
- Company Secretary : Mr. Md. Hasanul Banna
- Legal Status : Public Limited Company
- Genesis : Emerged as Nationalised Commercial Bank in 1972, Under Bangladesh Bank order nationalization (PO No. 26 of 1972)
- Date of Incorporation : 03 June, 2007
- Date of Vendor's Agreement : 15 November, 2007
- Registered Office : Bangladesh
- Authorized Capital : Taka 6000 core
- Paid-up Capital : Taka 4130 core

- Number of Employee : 18,167
- Number of Branches : 1215
- Phone-PABX : 9550426-31, 33, 34, 9552924
- Fax : 88-02-9561410, 9552007
- SWIFT : BSONBDDH
- Website : www.sonalibank.com.bd
- E-mail : itd@sonalibank.com.bd

2.3 Mission and Vision of Sonali Bank Limited:

➤ Mission

Socially committed leading banking institution with global presence.

➤ Vision

Dedicated to extend a whole range of quality products that support divergent need of people aiming at enriching their lives, creating value for the stakeholders and contributing towards socio-economic development of the country.

2.4 Objective of the Sonali Bank Limited:

1. To create medium of exchange and the increase the capital formulation.
2. To ensure optimum utilization of all available resource.
3. To remains one of the best banks in Bangladesh in terms of profitability and assets quality.
4. To maintain adequate liquidity to meet maturing obligation and commitments.

To improve the customer services in recent times introducing a number of it based reform measure.

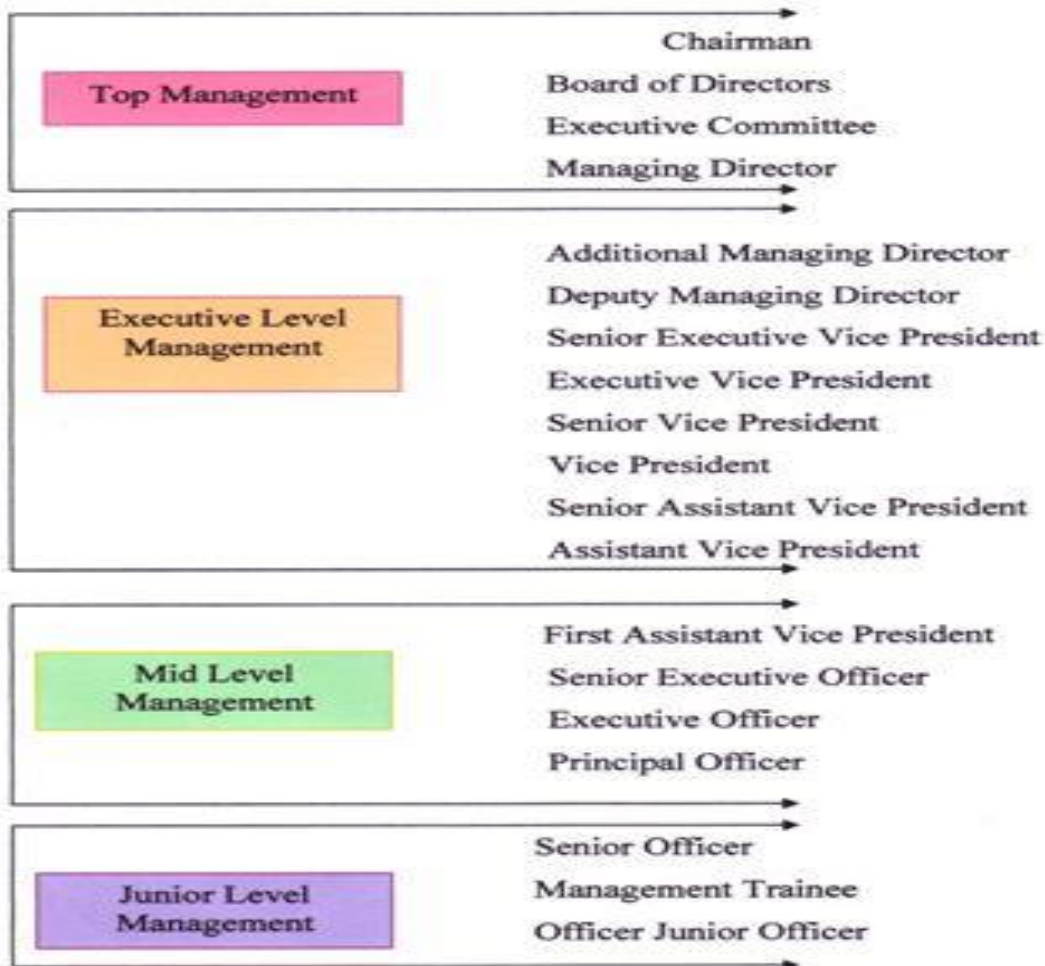
2.5 Functions of Sonali Bank Limited:

1. Deposit series from customers.
2. Cash transactions via client's current account.
3. Attending payments of tread and draft of customers.
4. Loan sections.
5. Money transfer.
6. Collection extraordinary changes, activity dividends, rents, pensions etc.

Provide on line services to the customers

2.6 Management Hierarchy of Sonali Bank Limited:

Managerial Hierarchy of Sonali Bank Ltd:



2.7 Small & Medium Enterprise (SME):

Sonali Bank Limited emphasizes highest precedence on SME financing for disposing of poverty by means growing SME mortgage glide at economically underdeveloped locations & humans putting up precedence base. Sonali Bank Limited is working for the improving of their socio-economic condition.

2.8 Corporate Social Responsibility (CSR):

1. Special credit program for freedom fighter.
2. Collateral-free group based credit program for the landless.
3. Credit program for overseas employment.
4. Special credit program for Government Primary School Teacher.

2.9 Products & Services Sonali Bank Limited:

General services

Saving Account: A saving account is an account provided by bank for individual to save money and earn interest on the cash held in the account. Savings accounts can be used to save money for specific expenses or for longer-term undefined goals, all while earning interest on the money in the account.

Current Account: Current Account is opened by business man who has a higher number of regular transactions with the bank. It includes deposits, withdrawals and contra transactions. It is also known as demand deposit accounts.

Short-term Deposit: Short term deposit meaning in deposit terminology, the term short term deposit refers to an amount of money placed in a bank of financial institution for a term no longer than one year.

Deposit Service:

Fixed Deposit Scheme: A fixed deposit scheme is a financial device provided by banks which provides investors a higher rate interest than a regular savings account, until the given maturity date. It may or may not require the creation of a separate account. The interest rate changes between 5 and 9 percent.

Social Service

1. Old age allowance
2. Widows, divorcees and destitute women's allowances.
3. Freedom fighters allowances.
4. Rehabilitation & Maternal allowances for poor women.
5. Savings certificates.
6. ICB unit certificates.
7. Prize bonds.
8. Wage earners development bond.
9. Public service commission's application form.
10. Judicial service commission's application form.
11. Exchange of soiled/ torn notes.
12. US Dollar premium & investment bond.

Departments of SBL:

1. Account Operating Department.
2. General Banking Department.
3. Loan & Advance Department.
4. Deposit Department.
5. Cash Department.
6. Clearing Department.
7. Accounts Department.

Chapter 3

ACTIVITIES OF SONALI BANK LIMITED

3.1 Loan Scheme:

General Loan: A loan to a broker or brokerage by a bank. Brokers take out broker's loans usually to fund margin accounts for their clients, but also to fund underwriting purchases.

Terms Loan: A term credit is a monetary loan that is repaid in regular payment over a set period of time. A term loan generally entangles an unrealized interest rate that will accumulate additional balance to be refined.

Loan against House Building: A sum of money borrowed from a financial institution or bank purchase a house. Home loans build of an adjustable or fixed interest rate and payment terms.

Housing Loan Scheme: Home loan a sum of money borrowed from a financial institution or bank to purchase a house. Home loans structure of an adjustable or fixed rate and payment terms.

House Repairing Loan Scheme: Term loans, overdrafts, letters of credit, guarantees and many more such products are included in the credit basket. Recognizing individual customer needs bank of Maharashtra. Customer portion, for the individual we have finance schemes that translate your dreams into reality.

Personal Loan Scheme: It called signature loans. Unsecured loans are advanced on the basis of the borrow credit history and ability to repay the loan from personal income. Reclamation is generally through fixed amount instalments over a fixed term.

Transport Loan: Means of transportation to serve your customer base, it may be time to purchase a few new ones. Of course, this can be very costly, so consider using trucking loans to pay for this investment.

Loan against Trust Receipt: Trust Receipt (TP) is a type of short-term import loan to provide the buyer with financing to settle goods imported under letter of credit where title of goods is held by the bank.

3.2 Products:

1. Export Credit (Pre-shipment & Post shipment)
2. Facilitating Supplier's Credit
3. LCs (Letters of Credit)
4. Guarantees in Foreign Currency
 - Bid Bond
 - Performance Guarantee
 - Advance Payment Guarantee.
5. Bill Purchasing/Discounting
6. NRAT (Non-Resident Account in Taka)
7. NFCD A/c (Non-Resident Foreign Currency Deposit)
8. RFCD A/c (Resident Foreign Currency Deposit)
9. Convertible and Non-convertible Taka Account
10. Forward contracts
11. Correspondent Banking Relations
12. E- Service
13. Rural Credits
14. Ready Crash

The comparative position of foreign exchange business for the year 2017 and 2018

(Tk. in Corer)

Sl. No.	Particulars	2018	2017
1.	Total Import	15146.51	7649.68
2.	Total Export	7938.98	7804.59
3.	Inward Remittance (Including WES)	10344.48	9217.83
4	Outward Remittance (Including WES)	1274.29	1232.28
5	Total	<u>34704.26</u>	<u>25904.38</u>

3.3 Ancillary Services:

Sonali Bank Limited offers many special services with its network of branches totally the country in addition to its normal banking operations.

Collection:

1. Gas bills.
2. Electricity bills.
3. Telephone bills.
4. Water/Sewerage bills.
5. Passport fees, visa fees and Travel tax.
6. Customs & Excise duties.
7. Source tax and VAT.
8. Hajj deposit.

Payment:

1. Bangladesh Bank employee's pension.
2. Army pension.
3. Student's stipend/scholarship.
4. Govt. & Non-Govt. Teachers' salary.

3.4 Islamic Banking Services:**Deposit products:**

- a. Al Wadeh Current Account (AWCA)
- b. Mudaraba Savings Account (MSA)
- c. Mudaraba Special Notice Deposit Account (MSNDA)
- d. Mudaraba Term Deposit account (MTDA)
- e. Mudaraba Hajj Saving Account (MHSA)
- f. Mudaraba Monthly Profit Scheme (MMPS)
- g. Mudaraba Sonali Monthly Deposit Scheme (SMDS)

Chapter 4

DEPOSIT ACTIVITIES OF SONALI BANK LIMITED

4.1 Account Opening Department:

Opening an account means clients entering the business with the bank. It is the basis of the banker customer relationship. This is one of the most important sections of the branch, because by opening an account, the bank consolidates funds for investment. A customer can open different types of accounts through this category, such as:

1. Current Account (CDs)
2. Savings Account (SA)
3. Short Term Deposit Account (STD)
4. Fixed Deposit account (FDR)
5. Monthly savings project (MSS)

4.2 Deposit Department:

Deposits are integral to all departmental functions. It performs the following operations:

B After opening the account, all deposit information of SB, CD, STD, FDR, NMS, MMS A/C will be recorded. In case of receipt or payment of the check and the required slip, verify the signature with computer recorded sample. Guaranteed balance on receipt or payment of check. Deposit confirms online submission and payment guarantees Post all vouchers as per cash, clearing of all requirements Obit balance deposit and payment of any amount.

Any receipts and payments through check are first posted to the computer and then sent to the cash department. Online receipts and payments are cash or checks and vouchers are posted on the computer.

4.3 Types of Deposit:

Demand Deposit:

These deposits are withdrawn able without notice such as:

- Current Deposit
- Savings account(SB)
- Short term deposit account(STD)
- Demand Deposit
- Pay Order

Time Deposits:

A Deposit which is payable at a fixed date or after a period of notice such as:

- Fixed deposit account(FDR)
- Monthly saving scheme(MSS/NMS)

Deposit Schemes

Savings deposit:

Sonali Bank Limited offers hassle free and low cost savings accounts for its customers. So there is a restriction on withdrawal within one month only withdrawals are allowed against the previous notice. Interest is paid above the minimum deposit amount for that month. The withdrawal amount should not exceed 1/4th of the total balance once and once in the limit.

Current Deposit:

Sonali Bank Limited offers customers current deposit facility for day-to-day business transaction without any restriction. Current deposit is purely demand deposit. There is no restriction on withdrawing money. No interest is given on

deposited money. It is justified when funds are to be collected and money is too paid at frequent interval.

Short Term Deposit:

Sonali Bank Limited offers interest on customer's short term savings and gives facility to withdraw money any time. Generally various big companies, organizations, Government Department, keep money in STD account. Frequent withdrawals are discouraged and require prior notice. The deposit should be kept for at least seven days to get interest.

Fixed term Deposit:

Sonali Bank Limited offers fixed-term savings that will increase your savings over time. A fixed deposit is one, which is payable after the expiry period it has set. Duration varies from 1 month to 12 months. These deposits are not payable on demand but are subject to withdrawal at a time of notice. Therefore, it is known as 'time deposit' or 'time liability'.

In the case of FDR, it is clearly stated that the amount will be withdrawable and the principal and interest amount. The FDR account holder will receive an FDR slip. If the account holder withdraws his money before maturity date, he gets no interest. In the event of FDR's death, his nominee will receive this amount.

FDR Rate:

FDR for 1 month and above but less than 3 month	4.50%
FDR for 3 months and above but less than 6 month	7.5% (below 25 lac) 7.75% (25 lac & above)

	8% (1 crore & above)
FDR for 6 month & above but less than 1 year	7.5% (below 25 lac) 7.75% (25 lac & above) 8% (3 crore & above)
FDR for 1 year & above	7.50% (below 25 lac) 7.75% (25 lac & above) 8% (3 crore & above)

Monthly Saving Scheme (MSS)

Sonali Bank Limited offers monthly savings scheme for its retail customers. Customers can deposit money for a period of 3, 5 or 8 years. The monthly installment & their rate are as follows:

Monthly Installment	Return after 3 years 9.00%	Return after 5 years 9.25%	Return after 8 years 9.50%
500/-	20,627/-	37,896/-	70,849/-
1000/-	41,255/-	75,791/-	1,41,697/-
2000/-	82,510/-	1,51,583/-	2,83,394/-
3000/-	1,23,765/-	2,27,374/-	4,25,091/-
4000/-	1,65,020/-	3,03,166/-	5,66,788/-

5000/-	2,06,274/-	3,78,957/-	7,08,485/-
10000/-	4,12,549/-	7,57,914/-	14,16,970/-

RFC Deposit

Sonali Bank Limited gives opportunity to maintain foreign currency account through its authorized dealer branches. Bangladesh nationals residing abroad or foreign nationals residing abroad or Bangladesh and foreign firms operating in Bangladesh or abroad or Foreign missions and their expatriate employees.

Issuing Cheque Book:

New Account holder has to fill up an application form, which is provided by Sonali Bank Limited. After verifying depositor signature the authorized officer put branch seal, and put signature. Seal, name of the account holder, account number, cheque number are recorded in the register book. When all this function is successfully completed the client gets his cheque book and put his signature on the register book.

There are three types of cheque book in Account Opening department:

- **Ten leaves Cheque book:** used only for savings accounts
- **Twenty leaves Cheque book:** used for current account
- **Fifty leaves Cheque book:** used only for current account but this is provided those who are loyal customer or those depositors who are loyal customer.

When an existing customer wants to withdraw a new cheque then he should give a requisition slip to the bank which he gets from previous cheque book.

In Case Of lost cheque book, account holder has to place a general diary (GD) and must have to fill an indemnity bond which has been authorized by the introducer with a stamp

Paper of 150& stop payment is given by the bank so that no payment can be made by any branch.

4.4 Remittance Department:

Banks deposit funds from one place to another through their branches. Carrying cash is difficult and risky. Why money can be transferred from one place to another through a banking channel is called remittance. This is one of the safest ways to transfer money from one place to another. Funding remittance is one of the most important aspects of commercial banks in providing customer service. There are two types of remittance.

- A) Local remittance
- B) Foreign remittance

Local Remittance Department:

It serves as the best medium for remittance of funds from one place to another. This service is available to both the customer and the bank customer.

Remittance of funds:

The main instruments of remittance of fund are:

- Telegraphic Transfer(TT)
- Payment Order(PO)
- Demand Draft(DD)

4.5 Clearing Department:

Cheque, Pay order, demand draft, Pay Slip, collection of amount of other bank on behalf of its customer is are a basic function of clearing department.

Meaning of clearing:

Clearing is a process one mechanism set up by the bankers for the purpose of setting their reciprocal debts, by exchanging among themselves bills, drafts or cheques drawn on one another. Clearing is a system by which a bank can collect customers fund from one bank to another through clearing house.

Function of Clearing Department:

- Receiving cheques for collection
- Crossing the cheque
- Posting the cheque in computer
- Clearing seal & proper endorsement of the cheque
- Separation of cheque from deposit slip
- Sorting of cheque branch wise & bank wise
- Preparation of 1st clearing house validation sheet
- pass outward instrument to the clearing house
- Pass inward instrument to respective department
- Return instrument in case of dishonor

Meaning of Clearing House:

Clearing House is a institution where a specific areas or region scheduled banks settles their ineptness or more specially setting this issues. The entire scheduled

bank representative meets in a specific time in specific rooms of central bank. Bangladesh Bank performs the clearing house in Dhaka, Chittagong, Rajshahi, and Khulna & Bogra. Where there is no branches of Bank, Sonali Bank arrange this function.

Types of Clearing:

Only the regular customers who have Savings, Current, STD, Loan Account .There are two types of clearing:

- ❖ **Outward Clearing:** When the branches of a bank receive cheque from its customers drawn on the other banks within the local clearing zone for collection through clearing house, it is Outward Clearing.
- ❖ **Inward Clearing:** When the banks receive Cheque drawn on them from other banks in the clearing house, it is Inward clearing.

Chapter 5

FINDINGS RECOMMENDATIONS AND
CONCLUSIONS

5.1 Findings of the Study:

- a) Sonali bank employee has not available for deposit.
- b) Their banking activities are not fully computerized.
- c) Some employees of Sonali Bank Limited are not experienced.
- d) This bank has not available ATM booths.
- e) Sonali bank deposit time too long due to huge customer and not available employee.
- f) Sonali bank customer service processing is lengthy.
- g) Most people are very satisfied that the current deposit account is one of the best transaction services.

5.2 Recommendations:

1. The bank has got improve their deposit policy.
2. Sonali bank should be increased their ATM booths.
3. Sonali bank should be increased their customer fixed deposit rate.
4. Officers must need to join international seminars for increasing banking knowledge.
5. Sonali bank should be increased their proper customer services.
6. To ensure the customer waiting facilities i.e. sitting place, newspaper etc.

5.3 Conclusion:

The popularity of the banks is increasing day by day, which also increases competition. All commercial banks are offering nearly the same products and services and their operation systems around. But the way they supply them are different from each other.

So public choose their bank according to their satisfaction and need. And they will like the services that are easily accessible and understandable bank. On the other hand, banks invent new products and services to attract their favorite customers.

In short, the Sonali Bank Limited is a commercial bank that provides all the commercial banking services to the customers and provides funds to millions of poor people of SME finance and investor policies in the country. They believe they are developing strong interpersonal relationships with each other. In this way, they are forced to provide high quality banking services with the latest technology to ensure the security of the money deposited by the Ethical Mortar and to make the best efforts to present their innovative products to their existing and potential customers.

Banks always contribute to the economic development of the country. Compared to other banks, Sonali Bank Limited are making more contribution by investing in fruitful projects, because of the increase in the production of their funds and the increase in production of import business.

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